

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re: COWAN, SCOTT P.

§ Case No. 16-14758-SLM

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Debtor(s)

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Benjamin A. Stanziale, Jr., chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$336,875.84</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$126,885.23</u>
Total Distributions to Claimants: <u>\$653,445.41</u>	Claims Discharged Without Payment: <u>\$5,264,608.72</u>
Total Expenses of Administration: <u>\$239,711.86</u>	

3) Total gross receipts of \$896,832.27 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$3,675.00 (see **Exhibit 2**), yielded net receipts of \$893,157.27 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$631,999.96	\$855,684.83	\$646,842.64	\$646,842.64
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$228,065.27	\$221,432.77	\$221,432.77
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$26,279.09	\$18,279.09	\$18,279.09
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$10,063.84	\$6,472,132.19	\$6,472,132.19	\$6,602.77
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$1,053,224.52	\$5,327,140.66	\$4,211,384.20	\$0.00
TOTAL DISBURSEMENTS	\$1,695,288.32	\$12,909,302.04	\$11,570,070.89	\$893,157.27

4) This case was originally filed under chapter 7 on 03/15/2016, and it was converted to chapter 7 on 11/02/2016. The case was pending for 24 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/13/2018

By: /s/ Benjamin A. Stanziale, Jr.
Trustee

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
35 PRESCOTT ST., DEMAREST, NJ 07627-0000, BERGEN COUNTY SINGLE-FAMILY HOME ENTIRE PROPERTY VALUE: \$588,750.00	1110-000	\$569,441.11
48 HAROLD LN, MANAHAWKIN, NJ 08050-0000, OCEAN COUNTY SINGLE- FAMILY HOME, INVESTMENT PROPERTY ENTIRE PROPERTY VALUE: \$17	1110-000	\$264,891.16
2005 COBALT STERN. ENTIRE PROPERTY VALUE: \$10,000.00	1129-000	\$12,000.00
2011 FORD F150. ENTIRE PROPERTY VALUE: \$11,400.00	1129-000	\$10,500.00
2013 MERCEDES-BENZ SL550. ENTIRE PROPERTY VALUE: \$35,000.00	1129-000	\$40,000.00
TOTAL GROSS RECEIPTS		\$896,832.27
¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
SCOTT COWAN	DEBTOR'S EXEMPTION	8100-002	\$3,675.00
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$3,675.00

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	BANK OF AMERICA	4110-000	NA	\$227,354.36	\$227,354.36	\$227,354.36
	BANK OF AMERICA	4210-000	NA	\$4,885.08	\$4,885.08	\$4,885.08
	M & T BANK	4110-000	NA	\$231,660.00	\$231,660.00	\$231,660.00
1	VW CREDIT LEASING, LTD C/O VW CREDIT, INC.	4110-000	NA	\$3,681.12	\$0.00	\$0.00
6	FORD MOTOR CREDIT COMPANY LLC	4110-000	NA	\$4,268.81	\$0.00	\$0.00
8	BANK OF AMERICA, N.A.	4110-000	NA	\$178,081.69	\$182,943.20	\$182,943.20
12	BANK OF AMERICA, N.A.	4110-000	NA	\$5,762.25	\$0.00	\$0.00
14	CENLAR FSB	4110-000	NA	\$199,991.52	\$0.00	\$0.00
N/F	Bk Of Amer	4110-000	\$7,669.00	NA	NA	NA
N/F	Bk Of Amer	4110-000	\$173,212.00	NA	NA	NA
N/F	Frđ Motor Cr	4110-000	\$4,878.00	NA	NA	NA
N/F	M & T Bank	4110-000	\$246,031.00	NA	NA	NA
N/F	New Jersey Dept, of Labor	4110-000	\$209.96	NA	NA	NA
N/F	Ocwen Loan Services	4110-000	\$200,000.00	NA	NA	NA
TOTAL SECURED			\$631,999.96	\$855,684.83	\$646,842.64	\$646,842.64

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Benjamin A. Stanziale, Jr.	2100-000	NA	\$30,000.00	\$30,000.00	\$30,000.00
Trustee, Expenses - Benjamin A. Stanziale, Jr.	2200-000	NA	\$321.43	\$321.43	\$321.43
Attorney for Trustee Fees - Stanziale & Stanziale, P.C.	3110-000	NA	\$8,621.25	\$8,621.25	\$8,621.25
Attorney for Trustee, Expenses - Stanziale & Stanziale, P.C.	3120-000	NA	\$21.90	\$21.90	\$21.90
Fees, United States Trustee	2950-000	NA	\$1,575.00	\$1,575.00	\$1,575.00
Bond Payments - BOND	2300-000	NA	\$128.20	\$128.20	\$128.20
Costs to Secure/Maintain Property - STAFFORD TWP	2420-000	NA	\$347.96	\$347.96	\$347.96
Costs to Secure/Maintain Property - TAPPAN ZEE MARINA	2420-000	NA	\$3,710.03	\$3,710.03	\$3,710.03
Costs to Secure/Maintain Property - TRUSTEE INSURANCE AGENCY	2420-000	NA	\$3,249.42	\$3,249.42	\$3,249.42
Costs to Secure/Maintain Property - WILLIAM & CHRISTINE BRESLEY	2420-000	NA	\$50.00	\$50.00	\$50.00
Costs re Sale of Property - KI WAN LEE AND HAEYOUNG YOON	2500-000	NA	\$750.00	\$750.00	\$750.00
Costs re Sale of Property - UNIVERSITY TITLE INS	2500-000	NA	\$100.00	\$100.00	\$100.00
Banking and Technology Service Fee - Rabobank, N.A.	2600-000	NA	\$3,606.97	\$3,606.97	\$3,606.97
Other State or Local Taxes (post-petition) - TOWN OF DEMAREST	2820-000	NA	\$337.91	\$337.91	\$337.91
Other Chapter 7 Administrative Expenses - ABC LEGAL SERVICES, INC	2990-000	NA	\$450.00	\$450.00	\$450.00
Other Chapter 7 Administrative Expenses - STATUS, LLC	2990-000	NA	\$45.00	\$45.00	\$45.00
Attorney for Trustee Fees (Other Firm) - HELLRING LINDEMAN GOLDSTEIN SIEGAL	3210-000	NA	\$146,632.50	\$140,000.00	\$140,000.00
Attorney for Trustee Expenses (Other Firm) - HELLRING LINDEMAN GOLDSTEIN SIEGAL	3220-000	NA	\$2,643.30	\$2,643.30	\$2,643.30
Accountant for Trustee Fees (Other Firm) - SHARER PETREE BROTZ & SNYDER	3410-000	NA	\$3,011.00	\$3,011.00	\$3,011.00
Accountant for Trustee Expenses (Other Firm) - SHARER PETREE BROTZ & SNYDER	3420-000	NA	\$14.65	\$14.65	\$14.65

Realtor for Trustee Fees (Real Estate Commissions) - VANDYK GROUP	3510-000	NA	\$14,430.00	\$14,430.00	\$14,430.00
Realtor for Trustee Fees (Real Estate Commissions) - PROMINENT PROPERTIES SOTHEBYS	3510-000	NA	\$7,081.25	\$7,081.25	\$7,081.25
Appraiser for Trustee Fees - A. ATKINS APPRAISAL CORP.	3711-000	NA	\$937.50	\$937.50	\$937.50
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$228,065.27	\$221,432.77	\$221,432.77

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Attorney for D-I-P Fees - David L. Stevens, Esq.	6210-160	NA	\$24,225.00	\$16,225.00	\$16,225.00
Attorney for D-I-P Expenses - David L. Stevens, Esq.	6220-170	NA	\$2,054.09	\$2,054.09	\$2,054.09
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$0.00	\$26,279.09	\$18,279.09	\$18,279.09

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	HANIT COWAN	5100-000	NA	\$3,000.00	\$3,000.00	\$3,000.00
	US BANKRUPTCY COURT	5800-001	NA	\$3,582.96	\$3,582.96	\$3,582.96
10	STATE OF NEW JERSEY DEPARTMENT OF TREASURY DIVISION OF TAXATION	5800-000	NA	\$35,549.23	\$35,549.23	\$19.81
18P	NEW JERSEY DIVISION OF CONSUMER AFFAIRS	5800-000	NA	\$6,430,000.00	\$6,430,000.00	\$0.00
N/F	Internal Revenue Service	5600-000	\$10,013.84	NA	NA	NA
N/F	New Jersey Division of Taxation	5600-000	\$50.00	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$10,063.84	\$6,472,132.19	\$6,472,132.19	\$6,602.77

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	DISCOVER BANK DISCOVER PRODUCTS INC	7100-000	NA	\$10,373.50	\$10,373.50	\$0.00
3	M&T BANK	7100-000	NA	\$239,923.75	\$0.00	\$0.00
4	INTERNAL REVENUE SERVICE	7100-000	NA	\$0.00	\$0.00	\$0.00
5	FULTON BANK OF NEW JERSEY	7100-000	NA	\$866,838.21	\$0.00	\$0.00
7	UNIVERSAL SUPPLY COMPANY LLC	7100-000	NA	\$17,483.82	\$17,483.82	\$0.00
9	GEORGE & JOANNE GWIN	7100-000	NA	\$150,000.00	\$150,000.00	\$0.00
11	SHORE FASTENERS & SUPPLY, INC.	7100-000	NA	\$9,077.41	\$9,077.41	\$0.00
13	FULTON BANK OF NEW JERSEY	7100-000	NA	\$882,128.85	\$882,128.85	\$0.00
15	RITZ-CRAFT CORPORATION OF PENNSYLVANIA, INC. AMANDA J. LAVIS, ESQ. RHOADS & SIMON LLP	7100-000	NA	\$0.00	\$0.00	\$0.00
16	LAURA A. MATARAZZO	7100-000	NA	\$189,460.60	\$189,460.60	\$0.00
17	AMERICAN EXPRESS CENTURION BANK C/O BECKET AND LEE LLP	7100-000	NA	\$1,044.85	\$1,044.85	\$0.00
18U	NEW JERSEY DIVISION OF CONSUMER AFFAIRS	7100-000	NA	\$2,951,815.17	\$2,951,815.17	\$0.00
20	HANIT COWAN C/O SIGUA MISHPATI	7200-000	NA	\$4,497.50	\$0.00	\$0.00

21	HANIT COWAN C/O SIGUA MISHPATI	7200-000	NA	\$4,497.00	\$0.00	\$0.00
N/F	641 Mill Creek Road, LLC	7100-000	\$0.00	NA	NA	NA
N/F	84 Lumber	7100-000	\$70,249.06	NA	NA	NA
N/F	Bank fo America	7100-000	\$10,355.00	NA	NA	NA
N/F	Chase Card	7100-000	\$13,471.00	NA	NA	NA
N/F	Citibank	7100-000	\$24,571.00	NA	NA	NA
N/F	Citibank	7100-000	\$10,495.00	NA	NA	NA
N/F	Discover Fin Svcs Lie	7100-000	\$8,598.00	NA	NA	NA
N/F	Fulton Bank of NJ	7100-000	\$245,058.88	NA	NA	NA
N/F	Fulton Bank of New Jersey	7100-000	\$625,000.00	NA	NA	NA
N/F	Home Depot	7100-000	\$20,000.00	NA	NA	NA
N/F	Ritz-Craft Corp. of Pennsylvania, Inc.	7100-000	\$0.00	NA	NA	NA
N/F	Shore Fasteners & Supply, Inc.	7100-000	\$0.00	NA	NA	NA
N/F	United Jersey Bank	7100-000	\$21,753.58	NA	NA	NA
N/F	Universal Supply Company, LLC	7100-000	\$0.00	NA	NA	NA
N/F	Vw Credit Inc	7100-000	\$3,673.00	NA	NA	NA
TOTAL GENERAL UNSECURED CLAIMS			\$1,053,224.52	\$5,327,140.66	\$4,211,384.20	\$0.00

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit 8

Page: 1

Case No.: 16-14758-SLM

Case Name: COWAN, SCOTT P.

Trustee Name: (500340) Benjamin A. Stanziale, Jr.

Date Filed (f) or Converted (c): 11/02/2016 (c)

§ 341(a) Meeting Date: 12/08/2016

For Period Ending: 11/13/2018

Claims Bar Date: 03/08/2017

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1* 35 PRESCOTT ST., DEMAREST, NJ 07627-0000, BERGEN COUNTY SINGLE-FAMILY HOME ENTIRE PROPERTY VALUE: \$588,750.00 (See Footnote)	588,750.00	123,089.61		569,441.11	FA
2 48 HAROLD LN, MANAHAWKIN, NJ 08050-0000, OCEAN COUNTY SINGLE- FAMILY HOME, INVESTMENT PROPERTY ENTIRE PROPERTY VALUE: \$179,248.00	179,248.00	238,750.00		264,891.16	FA
3 154 KNICKERBOCKER ROAD, ENGLEWOOD, NJ 07631-0000, BERGEN COUNTY SINGLE-FAMILY HOME, INVESTMENT PROPERTY, 'PROPERTY IN DISREPAIR. ENTIRE PROPERTY VALUE: \$200,000.00	200,000.00	0.00	OA	0.00	FA
4 2011 FORD F150. ENTIRE PROPERTY VALUE: \$11,400.00	11,400.00	2,847.00		10,500.00	FA
5 2013 MERCEDES-BENZ SL550. ENTIRE PROPERTY VALUE: \$35,000.00	35,000.00	32,331.00		40,000.00	FA
6 2005 COBALT STERN. ENTIRE PROPERTY VALUE: \$10,000.00	10,000.00	10,000.00		12,000.00	FA
7 FURNITURE & HOUSEHOLD FURNISHINGS	4,500.00	0.00		0.00	FA
8 HOUSEHOLD ELECTRONICS	1,000.00	0.00		0.00	FA
9 BIKE & SKIS	250.00	0.00		0.00	FA
10 6 HANDGUNS, 2 SHOTGUNS, 2 RIFLES	4,000.00	0.00		0.00	FA
11 CLOTHING	500.00	0.00		0.00	FA
12 JEWELRY	1,500.00	0.00		0.00	FA
13 CASH	100.00	0.00		0.00	FA
14 CHECKING -XXX5292: BANK OF AMERICA	64.66	0.00		0.00	FA
15 CHECKING -XXX0261: BANK OF AMERICA	99.80	0.00		0.00	FA
16 CHECKING -XXX0274: BANK OF AMERICA	10.61	0.00		0.00	FA
17 CHECKING -XXX9965: BANK OF AMERICA	17.77	0.00		0.00	FA
18 PALISADES REGIONAL INVESTMENT FUND II, LLC, 2732% OWNERSHIP	27,333.00	2,500.00		0.00	FA

Form 1

**Individual Estate Property Record and Report
Asset Cases**

Exhibit 8
Page: 2

Case No.: 16-14758-SLM

Case Name: COWAN, SCOTT P.

Trustee Name: (500340) Benjamin A. Stanziale, Jr.

Date Filed (f) or Converted (c): 11/02/2016 (c)

§ 341(a) Meeting Date: 12/08/2016

For Period Ending: 11/13/2018

Claims Bar Date: 03/08/2017

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=§554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
19 PRICE HOME GROUP, LLC, 50% OWNERSHIP	0.00	0.00		0.00	FA
20 COWAN CONSULTING, LLC, 100% OWNERSHIP	0.00	0.00		0.00	FA
21 TD BANK-529 PLAN	3,500.00	0.00		0.00	FA
22 TD AMERITRADE IRA	90,000.00	0.00		0.00	FA
23 US LIFE INSURANCE - TERM: CHILDREN AND SPOUSE	0.00	0.00		0.00	FA
24 US LIFE INSURANCE (TRUST) - TERM: CHILDREN AND SPOUSE	0.00	0.00		0.00	FA
25 SAFE DEPOSIT BOX AT FULTON BANK LISTED IN SOFA	0.00	0.00		0.00	FA
26 PREFERENCE - AMEX LISTED IN SOFA	4,000.00	0.00		0.00	FA
26 Assets Totals (Excluding unknown values)	\$1,161,273.84	\$409,517.61		\$896,832.27	\$0.00

RE PROP# 1 PURSUANT TO SALE ORDER DATED 3/9/2017 (DOCKET ENTRY 139), FUNDS RECEIVED FOR THIS ASSET WERE THE \$566,500.00 PURCHASE PRICE PLUS AN ADDITIONAL AMOUNT PAID BY PURCHASERS AT CLOSING, WHICH WAS \$2,941.11.

Major Activities Affecting Case Closing:

TDR SENT FOR REVIEW ON NOVEMBER 13, 2018

Initial Projected Date Of Final Report (TFR): 06/30/2018

Current Projected Date Of Final Report (TFR): 03/27/2018 (Actual)

Form 2

Exhibit 9

Page: 1

Cash Receipts And Disbursements Record**Case No.:** 16-14758-SLM**Trustee Name:**

Benjamin A. Stanziale, Jr. (500340)

Case Name: COWAN, SCOTT P.**Bank Name:**

Rabobank, N.A.

Taxpayer ID #: **_***9163**Account #:**

*****3400 Checking

For Period Ending: 11/13/2018**Blanket Bond (per case limit):** \$41,113,693.00**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
11/22/16		UNIVERSITY TITLE INSURANCE AGENCY	NET PROCEEDS FROM SALE OF 48 HAROLD LANE		22,608.84		22,608.84
	{2}	WILLIAM & CHRISTINE BRESLEY	GROSS SALES PRICE \$287,500.00	1110-000			22,608.84
		VANDYK GROUP	REAL ESTATE AGENT FEES PER SALE ORDER. NOTE: SALE ORDER SAYS 6% BUT REALTOR AGREED TO 5% AS FULL PAYMENT -\$14,430.00	3510-000			22,608.84
		UNIVERSITY TITLE INS	CLOSING COSTS -\$100.00	2500-000			22,608.84
		STAFFORD TWP	FINAL WATER AND SEWER BILL -\$347.96	2420-000			22,608.84
		WILLIAM & CHRISTINE BRESLEY	SELLER REPAIR CREDIT -\$50.00	2420-000			22,608.84
	{2}	SUZANNE COWAN	CO-OWNER SHARE OF PROCEEDS PER SALE ORDER -\$22,608.84	1110-000			22,608.84
		BANK OF AMERICA	PAYOFF OF FIRST MORTGAGE LESS TAX CREDIT OF 705.14 PER LINE 407 OF HUD -\$227,354.36	4110-000			22,608.84
11/30/16		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	22,598.84
12/23/16	101	TAPPAN ZEE MARINA	PAYMENT FOR WINTERIZATION, STORAGE AND REMOVAL OF BOAT	2420-000		3,710.03	18,888.81
12/30/16		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		32.23	18,856.58
01/18/17	102	INTERNATIONAL SURETIES.LTD	PAYMENT OF BOND 016026384	2300-000		9.95	18,846.63
01/23/17		CARLINK	PAYMENT FOR PURCHASE OF MERCEDES		35,114.02		53,960.65
	{5}	CARLINK	\$40,000.00 GROSS SALES PRICE (LESS \$.90 FOR ERRONEOUS DEPOSIT AMOUNT ENTRY; SEE ADJUSTMENT) \$39,999.10	1129-000			53,960.65
		BANK OF AMERICA	PAYOFF OF LIEN -\$4,885.08	4210-000			53,960.65
01/23/17		SUZANNE COWAN	PAYMENT FOR PURCHASE OF FORD F150		7,000.00		60,960.65
	{4}	SCOTTSUZANNE COWAN	GROSS SALES PRICE	1129-000			60,960.65

Page Subtotals:**\$64,722.86****\$3,762.21**

Form 2

Exhibit 9

Page: 2

Cash Receipts And Disbursements Record

Case No.: 16-14758-SLM
Case Name: COWAN, SCOTT P.
Taxpayer ID #: **_***9163
For Period Ending: 11/13/2018

Trustee Name: Benjamin A. Stanziale, Jr. (500340)
Bank Name: Rabobank, N.A.
Account #: *****3400 Checking
Blanket Bond (per case limit): \$41,113,693.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
			\$10,500.00				
	{4}	Suzanne Cowan	OVERPAYMENT \$175.00	1129-000			60,960.65
		SCOTT COWAN	DEBTOR'S EXEMPTION -\$3,675.00	8100-002			60,960.65
01/23/17	{5}	CARLINK	ADJUSTMENT TO CORRECT DEPOSIT AMOUNT FOR PAYMENT FOR PURCHASE OF MERCEDES; ACTUAL AMOUNT DEPOSITED: \$35,114.92 (GROSS SALES PRICE \$40,000.00)	1129-000	0.90		60,961.55
01/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		43.05	60,918.50
02/15/17	{6}	REGAL BANK FOR CARLINK	PAYMENT FOR PURCHASE OF BOAT PER NOTICE OF SALE	1129-000	12,000.00		72,918.50
02/27/17	103	STATUS, LLC	PAYMENT FOR SERVICE OF NOTICE OT QUIT ON MARK DJAMOOS	2990-000		45.00	72,873.50
02/28/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		88.68	72,784.82
03/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		108.21	72,676.61
04/10/17		WAYNE A STAHLMANN TRUST ACCOUNT	NET PROCEEDS FROM SALE OF 35 PRESCOTT STREET, DEMAREST, NJ		126,668.75		199,345.36
	{1}	JAY H LUSBERG AND MARGARET ANN LUSTBERG	CONTRACT SALES PRICE \$566,500.00	1110-000			199,345.36
	{1}	JAY H LUSBERG AND MARGARET ANN LUSTBERG	ADDITIONAL AMOUNT PAID BY PURCHASERS PURSUANT TO SALE ORDER DATED 3/9/2017 \$2,941.11	1110-000			199,345.36
	{1}	JAY H LUSTBERG AND MARGARET ANN LUSTBERG	EXCESS DEPOSIT -\$20,000.00	1110-000			199,345.36
		PROMINENT PROPERTIES SOTHEBYS	REALTOR COMMISSION -\$7,081.25	3510-000			199,345.36
		KI WAN LEE AND HAEYOUNG YOON	INSPECTION FEE -\$750.00	2500-000			199,345.36
		BANK OF AMERICA, N.A.	FIRST MORTGAGE PAYOFF -\$182,943.20	4110-000			199,345.36
		TOWN OF DEMAREST	CITY/TOWN TAXES: 4/1/2017 TO 4/10/2017 -\$337.91	2820-000			199,345.36

Page Subtotals: \$138,669.65 \$284.94

Form 2Exhibit 9
Page: 3**Cash Receipts And Disbursements Record**

Case No.: 16-14758-SLM
Case Name: COWAN, SCOTT P.
Taxpayer ID #: **_***9163
For Period Ending: 11/13/2018

Trustee Name: Benjamin A. Stanziale, Jr. (500340)
Bank Name: Rabobank, N.A.
Account #: *****3400 Checking
Blanket Bond (per case limit): \$41,113,693.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
		M & T BANK	PAYOFF OF SECOND MORTGAGE -\$231,660.00	4110-000			199,345.36
04/18/17		TRANSFER OF DEPOSIT MONEY	TRANSFER OF DEPOSIT MONEY	9999-000	20,000.00		219,345.36
04/18/17	104	TRUSTEE INSURANCE AGENCY	PAYMENT FOR INSURANCE FOR PRESCOTT STREET HOUSE, BOAT AND MERCEDES	2420-000		3,249.42	216,095.94
04/25/17	105	ABC LEGAL SERVICES, INC	PAYMENT FOR SERVICE UNDER THE HAGUE CONVENTION	2990-000		450.00	215,645.94
04/28/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		221.42	215,424.52
05/24/17	106	A. ATKINS APPRAISAL COPP	PAYMENT OF APPRAISER FEE PER COURT ORDER OF MAY 1, 2017	3711-000		937.50	214,487.02
05/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		340.94	214,146.08
06/30/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		308.06	213,838.02
07/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		297.32	213,540.70
08/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		337.88	213,202.82
09/26/17	107	HANIT COWAN	PAYMENT OF SETTLEMENT OF PER COURT ORDER OF AUGUST 10, 2017	5100-000		3,000.00	210,202.82
09/29/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		296.43	209,906.39
10/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		326.64	209,579.75
11/30/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		302.74	209,277.01
12/29/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		290.98	208,986.03
01/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		330.65	208,655.38
02/06/18	108	INTERNATIONAL SURETIES.LTD	PAYMENT OF BOND # 016026384	2300-000		118.25	208,537.13
02/07/18	109	STANZIALE & STANZIALE PC	PAYMENT OF ATTORNEY FEES PER COURT ORDER OF FEB 6, 2018 ENTERED ON FEB 7, 2018	3110-000		8,621.25	199,915.88
02/07/18	110	STANZIALE & STANZIALE PC	PAYMENT OF ATTORNEY EXPENSES PER COURT ORDER OF FEB 6, 2018 ENTERED ON FEB 7, 2018	3120-000		21.90	199,893.98

Page Subtotals: \$20,000.00 \$19,451.38

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Cash Receipts And Disbursements Record**Case No.:** 16-14758-SLM**Trustee Name:**

Benjamin A. Stanziale, Jr. (500340)

Case Name: COWAN, SCOTT P.**Bank Name:**

Rabobank, N.A.

Taxpayer ID #: **_***9163**Account #:**

*****3400 Checking

For Period Ending: 11/13/2018**Blanket Bond (per case limit):** \$41,113,693.00**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
02/28/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		271.74	199,622.24
03/21/18	111 {4}	SUZANNE COWAN	REFUND OF OVERPAYMENT FOR FORD TRUCK	1129-000	-175.00		199,447.24
06/12/18	112	Benjamin A. Stanziale, Jr.	Distribution payment - Dividend paid at 100.00% of \$30,000.00; Claim # FEE; Filed: \$47,907.86	2100-000		30,000.00	169,447.24
06/12/18	113	Benjamin A. Stanziale, Jr.	Distribution payment - Dividend paid at 100.00% of \$321.43; Claim # TE; Filed: \$321.43	2200-000		321.43	169,125.81
06/12/18	114	HELLRING LINDEMAN GOLDSTEIN SIEGAL	Distribution payment - Dividend paid at 100.00% of \$140,000.00; Claim # ; Filed: \$146,632.50	3210-000		140,000.00	29,125.81
06/12/18	115	SHARER PETREE BROTZ & SNYDER	Distribution payment - Dividend paid at 100.00% of \$3,011.00; Claim # ; Filed: \$3,011.00	3410-000		3,011.00	26,114.81
06/12/18	116	SHARER PETREE BROTZ & SNYDER	Distribution payment - Dividend paid at 100.00% of \$14.65; Claim # ; Filed: \$14.65	3420-000		14.65	26,100.16
06/12/18	117	HELLRING LINDEMAN GOLDSTEIN SIEGAL	Distribution payment - Dividend paid at 100.00% of \$2,643.30; Claim # ; Filed: \$2,643.30	3220-000		2,643.30	23,456.86
06/12/18	118	UNITED STATES TRUSTEE	Distribution payment - Dividend paid at 100.00% of \$1,575.00; Claim # 19; Filed: \$1,575.00	2950-000		1,575.00	21,881.86
06/12/18	119	David L. Stevens, Esq.	Distribution payment - Dividend paid at 100.00% of \$16,225.00; Claim # ; Filed: \$24,225.00 Voided on 06/18/2018	6210-164		16,225.00	5,656.86
06/12/18	120	David L. Stevens, Esq.	Distribution payment - Dividend paid at 100.00% of \$2,054.09; Claim # ; Filed: \$2,054.09 Voided on 06/18/2018	6220-174		2,054.09	3,602.77
06/12/18	121	STATE OF NEW JERSEY DEPARTMENT OF TREASURY DIVISION OF TAXATION	Distribution payment - Dividend paid at 0.06% of \$35,549.23; Claim # 10; Filed: \$35,549.23	5800-000		19.81	3,582.96
06/12/18	122	NEW JERSEY DIVISION OF CONSUMER AFFAIRS	Distribution payment - Dividend paid at 0.06% of \$6,430,000.00; Claim # 18P; Filed: \$6,430,000.00 Stopped on 09/24/2018	5800-005		3,582.96	0.00
06/18/18	119	David L. Stevens, Esq.	Distribution payment - Dividend paid at 100.00% of \$16,225.00; Claim # ; Filed: \$24,225.00 Voided: check issued on 06/12/2018	6210-164		-16,225.00	16,225.00
06/18/18	120	David L. Stevens, Esq.	Distribution payment - Dividend paid at 100.00% of \$2,054.09; Claim # ; Filed: \$2,054.09 Voided: check issued on 06/12/2018	6220-174		-2,054.09	18,279.09
06/18/18	123	SCURA WIGFIELD HEYER & STEVENS	REPLACE CK PER ORDERDistribution payment -	6220-170		2,054.09	16,225.00

Page Subtotals: - \$175.00 \$183,493.98

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Cash Receipts And Disbursements Record

Case No.: 16-14758-SLM **Trustee Name:** Benjamin A. Stanziale, Jr. (500340)
Case Name: COWAN, SCOTT P. **Bank Name:** Rabobank, N.A.
Taxpayer ID #: **-***9163 **Account #:** *****3400 Checking
For Period Ending: 11/13/2018 **Blanket Bond (per case limit):** \$41,113,693.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
			Dividend paid at 100.00% of \$2,054.09; Claim # ; Filed: \$2,054.09				
06/18/18	124	SCURA WIGFIELD HEYER & STEVENS	REPLACE CK PER ORDER Distribution payment - Dividend paid at 100.00% of \$16,225.00; Claim # ; Filed: \$24,225.00	6210-160		16,225.00	0.00
09/24/18	122	NEW JERSEY DIVISION OF CONSUMER AFFAIRS	Distribution payment - Dividend paid at 0.06% of \$6,430,000.00; Claim # 18P; Filed: \$6,430,000.00 Stopped: check issued on 06/12/2018	5800-005		-3,582.96	3,582.96
10/03/18	125	US BANKRUPTCY COURT	PAYMENT OF UNCLAIMED FUNDS	5800-001		3,582.96	0.00

COLUMN TOTALS	223,217.51	223,217.51	\$0.00
Less: Bank Transfers/CDs	20,000.00	0.00	
Subtotal	203,217.51	223,217.51	
Less: Payments to Debtors		3,675.00	
NET Receipts / Disbursements	\$203,217.51	\$219,542.51	

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Cash Receipts And Disbursements Record

Case No.: 16-14758-SLM **Trustee Name:** Benjamin A. Stanziale, Jr. (500340)
Case Name: COWAN, SCOTT P. **Bank Name:** Rabobank, N.A.
Taxpayer ID #: **_***9163 **Account #:** *****3401 House sale
For Period Ending: 11/13/2018 **Blanket Bond (per case limit):** \$41,113,693.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
02/13/17	{1}	GARY K NORGAARD ATTY TRUST ACCOUNT	INITIAL DEPOSIT ON BEHALF OF LUSTBERG	1110-000	20,000.00		20,000.00
04/18/17		TRANSFER OF DEPOSIT MONEY	TRANSFER OF DEPOSIT MONEY	9999-000		20,000.00	0.00

COLUMN TOTALS	20,000.00	20,000.00	\$0.00
Less: Bank Transfers/CDs	0.00	20,000.00	
Subtotal	20,000.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$20,000.00	\$0.00	

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Cash Receipts And Disbursements Record

Case No.: 16-14758-SLM
Case Name: COWAN, SCOTT P.
Taxpayer ID #: **_***9163
For Period Ending: 11/13/2018

Trustee Name: Benjamin A. Stanziale, Jr. (500340)
Bank Name: Rabobank, N.A.
Account #: *****3401 House sale
Blanket Bond (per case limit): \$41,113,693.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****3400 Checking	\$203,217.51	\$219,542.51	\$0.00
*****3401 House sale	\$20,000.00	\$0.00	\$0.00
	\$223,217.51	\$219,542.51	\$0.00